

Information to identify the case:			
Debtor 1	Joanne Dawson Scott		Social Security number or ITIN xxx-xx-3152
	First Name	Middle Name	Last Name
Debtor 2			EIN --_-----
(Spouse, if filing)	First Name	Middle Name	Last Name
			Social Security number or ITIN -----
			EIN --_-----
United States Bankruptcy Court	Western District of Virginia		Date case filed in chapter 13 9/19/17
Case number:	17-61810		Date case converted to chapter 7 9/6/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joanne Dawson Scott	
2. All other names used in the last 8 years	fka Joanne Dawson	
3. Address	616 Ripplebrook Drive Culpeper, VA 22701	
4. Debtor's attorney Name and address	John Paul Goetz John Goetz Law, PLC 86 W. Shirley Avenue Warrenton, VA 20186	Contact phone 540-359-6605
5. Bankruptcy trustee Name and address	W Stephen Scott(80) PO Box 1312 Charlottesville, VA 22902	Contact phone (434) 227-5520

For more information, see page 2 >

Debtor **Joanne Dawson Scott**

Case number **17-61810**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>1101 Court St., Room 166 Lynchburg, VA 24504</p>	<p>Hours open 8 a.m. – 4:30 p.m.</p> <p>Contact phone (434) 845-0317</p> <p>Date: 9/9/19</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>October 7, 2019 at 10:30 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>*** Valid photo identification required ***</p>	<p>Location:</p> <p>cr mtg, CVL, Courtroom 100, US Courthouse, 255 West Main St.,, Charlottesville, VA 22902</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 12/6/19</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

United States Bankruptcy Court
Western District of Virginia

In re:
Joanne Dawson Scott
Debtor

Case No. 17-61810-rbc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-6

User: whitek
Form ID: 309A

Page 1 of 2
Total Noticed: 44

Date Rcvd: Sep 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2019.

db +Joanne Dawson Scott, 616 Ripplebrook Drive, Culpeper, VA 22701-3758
aty +Heather McGivern, Orlans, PC, 1650 West Big Beaver Road, Troy, MI 48084-3534
aty +Kathryn Ellen Smits, Orlans PC, 1602 Village Market Blvd SE Suite 310,
Leesburg, VA 20175-4716
aty +Mark David Meyer, Rosenberg & Associates, LLC, 4340 East West Highway, Suite 600,
Bethesda, MD 20814-4411
aty +Namrata Loomba, Orlans, PC, 1602 Village Market Blvd. SE, Leesburg, VA 20175-5105
aty +Sameera Navidi, Orlans PC, PO Box 2548, Leesburg, VA 20177-7754
tr +Herbert L Beskin(82), PO Box 2103, Charlottesville, VA 22902-2103
tr +W Stephen Scott(80), PO Box 1312, Charlottesville, VA 22902-1312
cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
4488474 +Capl/Justice, Attn: Bankruptcy, PO Box 30258, Salt Lake City, UT 84130-0258
4510713 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200,
Tucson, AZ 85712-1083
4488477 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, PO Box 790040,
Saint Louis, MO 63179-0040
4488479 +Golden Valley Lending, 635 East Hwy 20 E, Upper Lake, CA 95485-8793
4675383 +Mark D. Meyer, Esq., Rosenberg & Associates, LLC, 4340 East West Highway, Suite 600,
Bethesda, MD 20814-4411
4488482 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
4495405 +Orlans PC, PO Box 2548, Leesburg, VA 20177-7754
4488484 +Orlans, P.C., P.O. Box 2548, Leesburg, VA 20177-7754
4532641 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
4675053 +Specialized Loan Servicing LLC, 8742 Lucent Blvd., Suite 300,
Highlands Ranch, CO 80129-2386
4488488 +Velocity Investments LLC, 1800 Route 34 North, Suite 404A, Belmar, NJ 07719-9147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: docs@johnngoetzlaw.com Sep 09 2019 22:15:20 John Paul Goetz,
John Goetz Law, PLC, 86 W. Shirley Avenue, Warrenton, VA 20186
ust +E-mail/Text: ustpregion04.rn.ecf@usdoj.gov Sep 09 2019 22:15:33 USTrustee,
Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620
4506255 EDI: BECKLEE.COM Sep 10 2019 02:13:00 American Express Bank, FSB, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
4516062 EDI: BECKLEE.COM Sep 10 2019 02:13:00 American Express Centurion Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4488473 +EDI: AMEREXPR.COM Sep 10 2019 02:13:00 Amex, Correspondence, PO Box 981540,
El Paso, TX 79998-1540
4488475 +EDI: CAPITALONE.COM Sep 10 2019 02:13:00 Capital One, Attn: Bankruptcy, PO Box 30253,
Salt Lake City, UT 84130-0253
4520118 EDI: CAPITALONE.COM Sep 10 2019 02:13:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4518495 EDI: BL-BECKET.COM Sep 10 2019 02:13:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
4488476 +E-mail/Text: opsga_usbankruptcy@cashnetusa.com Sep 09 2019 22:15:24 CashNet USA,
175 West Jackson, Suite 1000, Chicago, IL 60604-2863
4488478 +EDI: RCSFNBMARIN.COM Sep 10 2019 02:13:00 Credit One Bank Na, PO Box 98873,
Las Vegas, NV 89193-8873
4488480 EDI: IRS.COM Sep 10 2019 02:13:00 Internal Revenue Service, Centralized Insolvency Oper.,
P.O. Box 7346, Philadelphia, PA 19101-7346
4488481 +E-mail/Text: bncnotices@becket-lee.com Sep 09 2019 22:15:25 Kohls/Capital One,
Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
4532174 EDI: RESURGENT.COM Sep 10 2019 02:13:00 LVNV Funding, LLC its successors and assigns as,
assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4536746 EDI: RESURGENT.COM Sep 10 2019 02:13:00 LVNV Funding, LLC its successors and assigns as,
assignee of Consumer Credit Orig'n Loan, Grantor Trust 2015-1, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
4488483 +E-mail/Text: netcreditbnc@nova.com Sep 09 2019 22:15:49 Net Credit Financial,
PO Box 645295, Cincinnati, OH 45264-5295
4535864 EDI: PRA.COM Sep 10 2019 02:13:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
4488485 +E-mail/Text: bankruptcy@prosper.com Sep 09 2019 22:15:43 Prosper Marketplace Inc,
101 2nd St Fl 15, San Francisco, CA 94105-3672
4535997 EDI: Q3G.COM Sep 10 2019 02:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
4488486 +EDI: RMSC.COM Sep 10 2019 02:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
PO Box 965060, Orlando, FL 32896-5060
4527932 +E-mail/Text: bncmail@legal.com Sep 09 2019 22:15:39 TD BANK USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4488487 +EDI: WTRRN BANK.COM Sep 10 2019 02:13:00 Target, C/O Financial & Retail Svcs,
Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

District/off: 0423-6

User: whitek
Form ID: 309A

Page 2 of 2
Total Noticed: 44

Date Rcvd: Sep 09, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4488489 E-mail/Text: bkr@taxva.com Sep 09 2019 22:15:47 Virginia Dept. Of Taxation,
Taxing Authority Consult Svc, P.O. Box 2156, Richmond, VA 23218-2156
4488490 +EDI: WFFC.COM Sep 10 2019 02:13:00 Wells Fargo Bank, PO Box 10438, MACF8235-02F,
Des Moines, IA 50306-0438
4514425 EDI: WFFC.COM Sep 10 2019 02:13:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC
cr Nationstar Mortgage LLC d/b/a Mr. Cooper
cr* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
4537053* LVNV Funding, LLC its successors and assigns as, assignee of Consumer Credit Orig'n Loan,
Grantor Trust 2015-1, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4537553* LVNV Funding, LLC its successors and assigns as, assignee of Consumer Credit Orig'n Loan,
Grantor Trust 2015-1, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4504702* +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
4764597* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
4675054* +Specialized Loan Servicing LLC, 8742 Lucent Blvd., Suite 300,
Highlands Ranch, CO 80129-2386

TOTALS: 2, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2019 at the address(es) listed below:

Heather McGivern on behalf of Creditor Specialized Loan Servicing LLC ecfaccount@orlans.com,
ANHSSOrlans@InfoEx.com
Heather McGivern on behalf of Creditor Nationstar Mortgage LLC ecfaccount@orlans.com,
ANHSSOrlans@InfoEx.com
John Paul Goetz on behalf of Debtor Joanne Dawson Scott
docs@johnngoetzlaw.com; john@johnngoetzlaw.com,
goetzjr45880@notify.bestcase.com; goetzjr75844@notify.bestcase.com
Kathryn Ellen Smits on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
ksmits@orlans.com, ANHSSOrlans@InfoEx.com
Mark David Meyer on behalf of Creditor Specialized Loan Servicing LLC bk@rosenberg-assoc.com
Sameera Navidi on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
snavidi@orlans.com, ecfaccount@orlans.com; ANHSSOrlans@InfoEx.com
USTrustee USTPRegion04.RN.ECF@usdoj.gov
W Stephen Scott(80) wsscott7trustee@earthlink.net, VA01@ecfcbis.com

TOTAL: 8